

CLAIMS

1 1. A method of securely conducting transactions over a network, comprising the
2 steps of:

3 A. receiving a telephone call over the telephone network that seeks to initiate a
4 transaction with a target ;

5 B. obtaining at least a Caller ID defining the telephone from which the call is
6 being placed;

7 C. authenticating the call by checking at least the Caller ID associated with the
8 call against Caller IDs in a database of registrants' Caller IDs; and

9 D. proceeding with the transaction only if at least said Caller ID matches that of
10 an entity that is registered in said database.

1 2. The method of claim 1 in which said transaction comprises a payment with
2 respect to a financial account.

1 3. The method of claim 2 in which said transaction comprises a payment from a
2 first financial account into a second financial account.

1 4. The method of claim 1 in which said database contains data uniquely identi-
2 fying call initiators that are registered to undertake transactions on the system.

1 5. The method of claim 4 in which a transaction is completed only after authenti-
2 cation of both the call initiator and the call target.

1 6. The method of claim 5 in which said transaction comprises a payment with
2 respect to a financial account.

1 7. The method of claim 6 in which said transaction comprises a payment from a
2 first financial account into a second financial account.

1 8. The method of claim 7 in which the steps of debiting and crediting said finan-
2 cial accounts in connection with completion of the transaction are performed by the call-
3 receiving entity.

1 9. The method of claim 7 in which said transaction is completed by the target.

1 10. The method of claim 1 which includes the steps of:

2 (1) obtaining from the call initiator a secondary identifier; and

3 (2) using said secondary identifier in connection with authenticating the call ini-
4 tiator.

1 11. A method of securely conducting transactions over a network, comprising the
2 steps of:

3 A. receiving, at a second location on a telephone network, a call placed at a first
4 location on the network and identifying a transaction to be undertaken;

5 B. at a second location on the network, obtaining, from a source other than the
6 initiator of said call, at least a Caller ID defining the telephone from which the call was
7 initiated;

8 C. authenticating the call by checking at least the Caller ID associated with the
9 call against Caller IDs in a database of Caller IDs; and

10 D. proceeding with the transaction only if at least said Caller ID matches that of
11 an entity that is contained in said database.

1 12. The method of claim 11 in which said second location includes a call facili-
2 tator entity which performs said authentication.

1 13. The method of claim 12 in which said call facilitator further participates in
2 said transaction by causing transfer of financial obligations from one account to another.

1 14. The method of claim 13 in which said facilitator completes said transaction
2 only on authorization from the target of said transaction.

1 15. The method of claim 12 in which said facilitator transmits authentication to a
2 telephone station at a third location for completion of said transaction.

1 16. The method of claim 11 in which said call is placed by an entity by which a
2 payment is to be made to another.

1 17. The method of claim 11 in which said call is placed by an entity to which
2 payment is to be made.

1 18. The method of claim 18 in which said transaction is completed only on ap-
2 proval by the entity which is to make said payment.

1 19. Apparatus for facilitating transactions over a telephone network, comprising:
2 A. a data store for storing a database of at least authorized call initiators, said da-
3 tabase containing, for each entity authorized to engage in said transactions, at least a pri-
4 mary identifier identifying telephone instruments that are authorized for use in said
5 transactions and a secondary identifier;

6 B. a stored program data processor for processing transactions directed to it, said
7 apparatus being connected to store data in said database and to retrieve it therefrom ;

8 C. an interface between said telephone network and said processor for receiving
9 and transmitting data between said network and said processor;

10 D. said processor programmed to:

11 (1) receive said primary and said secondary identifiers from said telephone net-
12 work via said interface and to authenticate said identifiers against said database; and

13 (2) further said transaction on authentication.

1 20. Apparatus according to claim 19 in which said processor is programmed to
2 receive said primary and secondary identifiers from different sources.

1 21. Apparatus according to claim 20 in which said processor is programmed to
2 authenticate said call only if said primary and secondary identifiers are associated with
3 each other on said database.

1 22. A method of transferring resources from one entity to another comprising the
2 steps of:

3 A. accepting from an originator a message identifying a target

4 B. authenticating said message by means of at least a geographically unique tele-
5 phone identifier;

6 C. transferring a resource from said originator to said target responsive to
7 authentication of said message.

1 23. The method of claim 22 in which said message identifies said target by means
2 of a geographically unique telephone number.

1 24. The method of claim 23 in which the telephone numbers of said originator
2 and said target are distinguishable.

1 25. The method of claim 23 in which said telephone numbers are not distinguish-
2 able and in which said originator and said target are distinguished by distinguishable
3 passwords.

1 26. The method of claim 22 in which said originator is further authenticated by
2 means of a password.

1 27. The method of claim 22 in which said message is transmitted by telephone by
2 said originator.

1 28. The method of claim 27 in which said message is accepted by an entity that
2 maintains a database of authorized originators, said database including at least a geo-
3 graphically unique telephone identifier for said originator.

1 29. The method of claim 22 in which said telephone number is a universal tele-
2 phone identifier.

1 30. The method of claim 28 in which said entity effectuates said transfer by
2 means of entries in accounts maintained by said entity.

1 31. The method of claim 28 in which said entity effectuates said transfer by
2 means of transmitting authorization to at least one account maintained by at least one
3 other entity.

1 32. The method of claim 28 in which said entity effectuates said transfer by
2 means of transmitting authorizations to accounts maintained by at least one other entity
3 for said originator and said target, respectively.

1 33. The method of claim 31 in which said authorization authorizes debiting an
2 account of said originator that is maintained by said other entity.

1 34. The method of claim 31 in which said authorization authorizes debiting an
2 account of said target that is maintained by said other entity.

1 35. A method of selling resources, comprising the steps of
2 A. accepting from an originator a message identifying a resource to be purchased;
3 B. authenticating said message by means of at least a geographically unique tele-
4 phone identifier;
5 C. authorizing the transfer of a resource to said originator responsive to authenti-
6 cation of said message.

1 36. A method of selling resources according to claim 35 in which said message
2 identifies said resource by means of a resource number.

1 37. A method of selling resources according to claim 35 in which said originator
2 sends said message via a telephone.

1 38. A method of selling resources according to claim 37 in which said originator
2 telephones said message from a site at which said resource is displayed.

1 39. A method of selling resources according to claim 37 in which said originator
2 telephones said message from a site remote from the site at which said resource is dis-
3 played.

1 40. A method of selling resources according to claim 37 in which said resource
2 number is supplied to said originator via broadcast advertisement.

1 41. A method of selling resources according to claim 37 in which said resource
2 number is supplied to said originator via print advertisement.

1 42. A method of facilitating transactions between an initiator and a target, com-
2 prising the steps of:

3 A. receiving a call in connection with a transaction to be initiated, said call iden-
4 tifying an entity to be held accountable for the transaction;

5 B. searching a database for information concerning telephone devices in said da-
6 tabase associated with said entity;

7 C. placing a call to a telephone device registered to said entity in order to authen-
8 ticate said entity.

1 43. The method of claim claim 42 in which the step of authenticating said entity
2 includes approving said transaction.

1 44. The method of claim 43 in which the entity placing the transaction-initiating
2 call differs from the entity that is to be held accountable for the transaction.

1 45. The method of claim 44 in which the entity to be held accountable for the
2 transaction comprises a parent and the entity initiating the call is a child.

1 46. The method of claim 44 in which the entity to be held accountable for the
2 transaction is a supervisor and the entity initiating the call is a supervisee.

1 47. The method of claim 42 in which said call is received from an entity seeking
2 to purchase goods or services from a merchant.

1 48. The method of claim 42 in which said call is received from a merchant seek-
2 ing authorization for the sale of goods or services to the designated entity.

1 49. The method of claim 42 in which said call is received from a merchant seek-
2 ing authorization for the sale of goods or services to a surrogate of the designated entity.

1 50. The method of claim 42 in which the transaction-initiating call is received
2 from a telephone device whose Caller ID is blocked from transmission in connection with
3 such call.

1 51. The method of claim 1 in which said database includes information concern-
2 ing one or more desired payment mechanisms, and said payment mechanisms are linked
3 to said Caller ID.

1 52. The method of claim 1 in which said database includes information concern-
2 ing one or more desired payment mechanisms and shipping preferences, and in which
3 said information is retrieved by means of the Caller ID and used in processing a transac-
4 tion.

1 53. The method of claim 1 which includes the step of verifying to the sender of
2 said call the identity of the designated target before completing said transaction.

1 54. The method of claim 53 in which said verification is performed by checking
2 the given telephone number against information obtained from the telephone company.

1 55. The method of claim 22 in which said resource is transferred in response to
2 receipt of the telephone number of said target.

1 56. A method of securely conducting transactions over a network, comprising the
2 steps of:

3 A. receiving a telephone call over the telephone network that seeks to initiate a
4 transaction with the called party;

5 B. obtaining from the caller an identifier unique to either the caller or the in-
6 tended recipient;

7 C. communicating said identifier to an entity that is enabled to authenticate the
8 identifier by checking said identifier against at least the Caller ID associated with the
9 identifier in a database accessible to said entity; and

10 D. proceeding with the transaction only if at least said Caller ID matches that of
11 an entity that is registered in said database.

1 57. The method of claim 56 in which said identifier is one that has been assigned
2 by said entity to a device on which said call is being made.

1 58. The method of claim 56 in which said identifier is associated with the
2 calling party.